

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael R. Musser
Valerie D. Musser
Debtors

Case No. 17-05130-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 20, 2022

User: AutoDocket
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael R. Musser, Valerie D. Musser, 719 Old Silver Spring Road, Mechanicsburg, PA 17055-2882
5002613	+ Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5002618	+ Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
5002619	+ First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
5182547	+ Flagstar Bank, FSB as servicer for Matrix Financia, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5002621	Geisinger Holy Spirit, PO Box 983034, Boston, MA 02298-3034
5193831	Matrix Financial Services Corporation, Flagstar Bank, FSB, 5151 Corporate Drive, Troy , Michigan 48098-2639
5193832	+ Matrix Financial Services Corporation, Flagstar Bank, FSB, 5151 Corporate Drive, Troy , Michigan 48098-2639, Matrix Financial Services Corporation Flagstar Bank, FSB 48098-2639
5019957	+ Matrix Financial Services Corporation, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
5004302	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
5002625	Publisher's Clearing House, PO Box 6345, Harlan, IA 51593-1845
5009734	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
5002630	West Shore Family Dentistry, 40 N. 36th Street, Camp Hill, PA 17011-2709

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5002611	+ EDI: BANKAMER.COM	Jan 20 2022 23:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
5002614	+ EDI: CITICORP.COM	Jan 20 2022 23:53:00	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
5002615	+ Email/Text: clientservices@credit-control.com	Jan 20 2022 18:47:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
5002616	+ EDI: CITICORP.COM	Jan 20 2022 23:53:00	Citibank/Shell Oil, Citicorp Svcs/ Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5002617	+ EDI: CITICORP.COM	Jan 20 2022 23:53:00	Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040
5002620	EDI: FORD.COM	Jan 20 2022 23:53:00	Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
5002622	+ EDI: IRS.COM	Jan 20 2022 23:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5002623	+ Email/Text: Bankruptcies@nragroup.com	Jan 20 2022 18:47:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5025777	EDI: PRA.COM		

		Jan 20 2022 23:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5003094	+ EDI: RECOVERYCORP.COM		
		Jan 20 2022 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5023746	EDI: Q3G.COM		
		Jan 20 2022 23:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5002626	+ EDI: RMSC.COM		
		Jan 20 2022 23:53:00	SYNCB/Texaco, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5002627	+ EDI: RMSC.COM		
		Jan 20 2022 23:53:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5002628	+ EDI: RMSC.COM		
		Jan 20 2022 23:53:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5002629	+ EDI: RMSC.COM		
		Jan 20 2022 23:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5002631	+ Email/Text: bankruptcyxfcu@kinecta.org		
		Jan 20 2022 18:47:00	Xceed Financial Fcu, 888 N Nash St, El Segundo, CA 90245-2826
TOTAL: 16			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5002612	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
5002624	*+	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2022 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Flagstar Bank FSB as servicer for Matrix Financial Services Corporation ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor Matrix Financial Services Corporation ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com

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James Warmbrodt	on behalf of Creditor Matrix Financial Services Corporation bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Matrix Financial Services Corporation ecfmail@mwc-law.com
Nicholas G. Platt	on behalf of Debtor 1 Michael R. Musser ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Valerie D. Musser ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

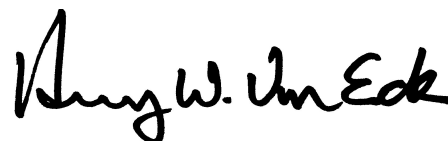
Debtor 1	Michael R. Musser	Social Security number or ITIN	xxx-xx-3365
	First Name Middle Name Last Name	EIN	--
Debtor 2	Valerie D. Musser	Social Security number or ITIN	xxx-xx-2639
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:17-bk-05130-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael R. Musser

Valerie D. Musser
pka Valerie D. Wolfe**By the
court:**1/20/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.